

PINNACLE BANK HOLDING COMPANY, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3458040	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$199	\$202	1.5%		
Loans	\$146	\$130	-11.2%		
Construction & development	\$10	\$9	-10.7%		
Closed-end 1-4 family residential	\$10	\$6	-39.2%		
Home equity	\$2	\$2	-10.2%		
Credit card	\$0	\$0			
Other consumer	\$7	\$7	-12.3%		
Commercial & Industrial	\$11	\$12	4.5%		
Commercial real estate	\$105	\$94	-10.1%		
Unused commitments	\$10	\$7	-31.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$34	\$56	64.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$8	-11.6%		
Cash & balances due	\$2	\$3	57.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$185	\$193	4.6%		
Deposits	\$175	\$173	-0.8%		
Total other borrowings	\$10	\$20	100.0%		
FHLB advances	\$10	\$20	100.0%		
Equity					
Equity capital at quarter end	\$14	\$8	-39.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.1%	4.1%	--		
Tier 1 risk based capital ratio	8.5%	6.3%	--		
Total risk based capital ratio	9.8%	7.6%	--		
Return on equity ¹	-19.8%	-192.8%	--		
Return on assets ¹	-1.4%	-10.6%	--		
Net interest margin ¹	2.8%	2.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	72.9%	48.4%	--		
Loss provision to net charge-offs (qtr)	79.0%	773.2%	--		
Net charge-offs to average loans and leases ¹	1.9%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	5.2%	4.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.3%	13.1%	0.0%	0.0%	--
Home equity	6.3%	0.0%	4.7%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	0.9%	0.0%	0.6%	--
Commercial & Industrial	0.3%	3.7%	0.0%	1.1%	--
Commercial real estate	7.8%	14.1%	0.6%	0.1%	--
Total loans	6.5%	11.5%	0.5%	0.2%	--